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1. A surface-mountable PTC thermistor element comprising:  
a thermistor element body including a top surface and a bottom surface;  
electrodes disposed on the top surface and the bottom surface of the thermistor  
element body;  
lower and upper terminals arranged such that each of the electrodes is  
connected with a respective one of the lower and upper terminals, and each of the lower  
and upper terminals is extended downward;  
wherein said lower terminal includes a junction portion contacting said thermistor  
element body, a short vertical-leg portion bent vertically in a downward direction  
substantially perpendicular to the surface of said thermistor element body, and a lower-  
end portion which extends lengthwise in the radial direction;  
wherein said vertical-leg portion of the lower terminal is placed inside the  
thermistor element body in a radial direction from an outer edge of the thermistor  
element body.